



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

MAY 1999

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS - MAY 1999

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	214	37	0	17,344	322,987
II	0	0	0	331	117	6	39,181	206,908
III	0	1	3,300	284	91	2	29,495	189,872
IV	0	0	0	65	59	2	14,123	74,095
V	0	0	0	124	96	1	20,809	479,028
VI	0	0	0	107	83	8	25,076	102,766
TOTALS	0	1	3,300	1125	483	19	146,028	1,375,656
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	5	4	1	4	1	\$6,758,526	\$134,092	
II	6	6	0	4	2	\$13,201,945	\$27,761,796	
III	3	1	2	1	2	\$3,261,384	\$2,770,384	
IV	3	0	3	1	2	\$389,612	\$12,900,627	
V	5	1	4	2	3	\$4,851,443	\$7,216,117	
VI	6	3	3	5	1	\$9,494,595	\$932,445	
TOTALS	28	15	13	17	11	\$37,957,505	\$51,715,461	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE			
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS		
I	0/0	0/\$0	0	\$0	0	\$0		
II	0/\$0	0/\$0	0	\$0	0	\$0		
III	0/\$0	0/\$0	1	\$0	0	\$0		
IV	0/\$0	0/\$0	0	\$0	0	\$0		
V	0/\$0	0/\$0	0	\$0	0	\$0		
VI	0/\$0	2/\$600,977,629	0	\$0	1	\$197,565,924		
TOTALS	0/\$0	2/\$600,977,629	1	\$0	1	\$197,565,924		

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
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CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
24623	III	Brookland W. Columbia, SC	5/24/99	3,300	Start up capital; annual donation; interest from investments

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
19269	I	Oceanside Christopher Oceanside, New York	\$39,756,899	4,875	1,000

Field of Membership: Regular members of Cardinal Mercier Assembly No. 0705, Fourth Degree Knights of Columbus, in Malverne, New York who qualify for membership according to the association's bylaws in effect as of January 1980;

12	I	Franklin Trust Hartford, Connecticut	\$30,506,856	6,058	880
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Field of Membership: Members of Connecticut Capitol Region Carpenters Local Union No. 43 of the United Brotherhood of Carpenters and Joiners of America in Hartford, Connecticut who qualify for membership according to the association's bylaws in effect on May 3, 1999;

22426	I	Southcoast Health System New Bedford, Massachusetts	\$19,342,811	5,527	1,074
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Field of Membership: Employees of subsidiaries of Southcoast Health System who work in Massachusetts or Rhode Island;

10066	I	Merrimack Valley North Andover, Massachusetts	\$262,711,376	27,540	1,070
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Field of Membership: Employees of Northern Essex Community College who work in Haverhill or Lawrence, Massachusetts;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	214	776

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Number of Federal Credit Unions Receiving Expansions	37	128
Potential Membership Increase	17,344	322,987
Number of FCU Requests Denied	0	0
Number of FCU Requests Deferred	35	127

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
19510	II	Lebanon Lebanon, PA	\$47,644,256	13,212	1,100
Field of Membership: Mbrs of F. W. Fuhrman Post 23, VFW, in Lebanon, PA who qualify for mbrshp in accordance with its bylaws in effect as of April 1999;					
2187	II	DEXSTA Wilmington, DE	\$102,327,340	16,992	2,500
Field of Membership: Active mbrs of General Teamsters Local #326 in New Castle, DE, who qualify for mbrshp in accordance with its bylaws in effect as of May 1999;					
857	II	Affinity Bedminster, NJ	\$620,186,344	83,340	750
Field of membership: Emps of People Management, Inc., who work in or are paid from Somerset, NJ;					
6652	II	Atlantic Financial Hunt Valley, MD	\$44,771,210	12,165	550
Field of Membership: Emps of Sierra Military Health Services, Inc., who work in Baltimore, MD;					
13242	II	Chartway FCU Virginia Beach, VA	\$527,803,718	133,121	2,721
Field of Membership: Employees of Equifax Payment Services, Inc., who work in St. Petersburg, FL;					
1015	II	North Jersey Totowa, NJ	\$98,924,476	27,238	600
Field of Membership: Employees of Essex County College who work in Newark, NJ;					
2625	II	Pennsylvania Central Harrisburg, PA	\$31,794,419	11,740	1,256
Field of Membership: Mbrs of Harrisburg Forest No. 43, Tall Cedars of Lebanon, in Harrisburg, PA, who qualify for mbrshp in accordance with its bylaws as of May 1999;					
18195	II	United Teletech Tinton Falls, NJ	\$140,826,009	21,815	550
Field of Membership: Employees of Tekmark Global Solutions, LLC, who work in or are paid from Edison, NJ;					
16119	II	IBEW Local 712 Beaver, PA	\$6,105,659	2,026	600
Field of Membership: Mbrs of the IBEW, Local Union No. 385, in Grove City, PA, who qualify for mbrshp in accordance with its bylaws as of May 1999;					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

10973	II	UFCW Wyoming, PA	\$33,130,831	13,516	600
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Field of Membership: Employees of Wise Foods, Inc., wwi Berwick, PA;

12935	II	Reading Works Wyomissing, PA	\$52,639,621	5,018	1,617
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Field of Membership: Members of the Immanuel United Church of Christ in Shillington, PA;

2540	II	Aberdeen Proving Ground Aberdeen, MD	\$331,231,458	67,927	1,501
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Field of Membership: Regular adult voting mbrs of Harve de Grace Little League, Inc., located in Havre de Grace, MD, who qualify for mbrshp in accordance with its bylaws in effect February 1999;

16574	II	Patriot Chambersburg, PA	\$192,959,031	42,253	2,680
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Field of Membership: Active mbrs of Local Chapter 1063 of the Nat'l Assoc. of Retired Federal Emps in Chambersburg, PA, who qualify for mbrshp in accordance with its bylaws as of May 1999 (+1,205); Adult mbrs of the King Street Church of the United Brethren in Christ in Chambersburg, PA (+1,475);

5636	II	Chessie Cumberland, PA	\$98,213,639	28,611	714
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Field of Membership: Students of the Anna Jarvis Elementary School in Grafton, WV;

6574	II	Merck Sharp & Dohme West Point, PA	\$126,579,665	17,108	2,500
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Field of Membership: Employees of Clemens Markets, Inc., who work in or are paid from Kulpsville, PA;

5621	II	American Heritage Philadelphia, PA	\$225,241,237	60,580	590
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Field of Membership: Emps of Parkway Corporation who work in Philadelphia, PA;

18242	II	West Shore Teachers Camp Hill, PA	\$30,850,176	7,084	800
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Field of Membership: Members of Christ Community Church;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	331	1,634
Number of Federal Credit Unions Receiving Expansions	117	237
Potential Membership Increase	39,181	206,908
Number of FCU Requests Denied	6	60
Number of FCU Requests Delayed	57	265

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
01022	III	South Carolina N. Charleston, SC	\$541,290,389	121,977	1,743
Field of Membership: Employees of PeopLease Corporation who work in or are paid from Mount Pleasant, South Carolina.					
01316	III	Tallahassee-Leon Tallahassee, FL	\$29,631,125	7,315	599
Field of Membership: Employees of Wakulla County School Board who work in Wakulla County, Florida					
03061	III	Louisiana USA Baton Rouge, LA	\$33,283,216	12,321	749
Field of Membership: Employees and voting members of Millwright & Machinery Erectors Local Union No. 720 located in Baton Rouge, Louisiana who qualify for membership in accordance with its Constitution and By-Laws dated January 1, 1996 and March 20, 1990 respectively					
05561	III	Keesler Biloxi, MS	\$462,778,308	134,180	648
Field of Membership: Employees and voting members of the Gulf Coast Association of Realtors, Inc. in Gulfport, Mississippi, who qualify for membership in accordance with its Constitution and Bylaws dated May 12, 1998					
07387	III	FPL Hialeah, FL	\$211,563,725	39,292	1,250
Field of Membership: Employees of Southeast Management Company who are paid from Lake Park, Florida					
07397	III	AEDC Tullahoma, TN	\$582,737,155	96,792	674
Field of Membership: Employees of Digby Truck Line, Inc., who are headquartered in La Vergne, Tennessee					
09589	III	Barksdale Barksdale AFB, LA	\$262,700,538	69,824	2,500
Field of Membership: Members of Louisiana State Association of Barbers, Cosmetologists and Allied Industries Local 496 headquartered in Bossier City, Louisiana					
12808	III	Northeast Arkansas Blytheville, AR	\$53,639,920	11,356	525
Field of Membership: Employees of Trailmobile Trailers, LLC, who work in Jonesboro, Arkansas					
12977	III	Marine Jacksonville, NC	\$243,637,565	89,908	800
Field of Membership: Employees of Convergys Corporation who work in Jacksonville, North Carolina					
14692	III	ASI Harahan, LA	\$117,508,327	54,048	519

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Field of Membership: Employees of Cal Dive International who are headquartered in Morgan City, Louisiana

18297	III	Coastal Raleigh, NC	\$743,916,114	83,922	1,220
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Field of Membership: Employees of Midway Airlines who are paid from Morrisville, North Carolina

23017	III	Shell New Orleans New Orleans, LA	\$45,155,055	9,390	1,328
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Field of Membership: Employees of Brooke Staffing Companies, Inc. who work in or are paid from Metairie, Louisiana

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	284	2,099
Number of Federal Credit Unions Receiving Expansions	91	226
Potential Membership Increase	29,495	189,872
Number of FCU Requests Denied	2	31
Number of FCU Requests Deferred	28	264

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
1814	IV	Cinco Cincinnati, OH	90,086,182	23,778	2,500
Field of Membership: Employees of Argosy Casino & Hotel who work in Lawrenceburg, Indiana.					
6853	IV	Great Plains Joplin, MO	192,073,160	34,186	2,588
Field of Membership: Employees of Employer Advantage who work in, or are paid from Joplin, Missouri.					
3897	IV	Unicorp Whiting, IN	31,508,628	3,927	1,337

Field of Membership: Employees of Unilever Home & Personal Care (HPC) USA who work in or are paid from Chicago and Rolling Meadows, Illinois, and the City of Industry, California.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	65	355
Number of Federal Credit Unions Receiving Expansions	59	135

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Number of Potential Members Added	14,123	74,095
Number of FCU Requests Denied	2	17
Number of FCU Requests Deferred	34	92

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
7531	V	Hughes Tucson, AZ	\$207,188,762	27,911	822
Field of Membership Addition: members of the Friends of the Tucson-Pima Public Library in Tucson, AZ					
10424	V	Las Colinas Irving, TX	\$25,705,782	11,462	500
Field of Membership Addition: employees of Marketing Specialists who work in or are paid from Dallas, Texas.					
11423	V	OmniAmerican Fort Worth, TX	\$575,927,529	155,493	1,941
Field of Membership Addition: employees of the Texas Division regional office or company owned stores of Wendy's International, Inc. who work in the Dallas-Fort Worth Metroplex.					
11548	V	Columbine Greenwood Village. CO	\$23,374,745	4,836	1,800
Field of Membership Addition: employees of Raytheon Systems Company who work in or are supervised from Aurora, Colorado.					
14762	V	J.S.C. Houston, TX	\$253,527,068	39,052	1,680
Field of Membership Addition: members of the Scarsdale Civic Association in Houston, Texas.					
24406	V	Belco First Englewood, CO	\$804,822,133	113,032	664
Field of Membership Addition: employees of Agrium who work in or are paid or supervised from Denver, Colorado.					
24468	V	United Railway Fort Worth, TX	\$62,916,579	11,977	550
Field of Membership Addition: employees of Crescent Real Estate Equities, Ltd, who work in or are paid from Fort Worth, Texas.					

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

Current Month

YTD

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Number of Amendments Approved	124	467
Number of Federal Credit Unions Receiving Expansions	96	359
Potential Membership Increase	20,809	479,028
Number of FCU Requests Denied	1	27
Number of FCU Requests Delayed	17	228

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
24344	VI	Civic Arts Plaza Thousand Oaks, CA	\$7,654,087	1,479	734
Field of Membership: Volunteers of the Friends of the Civic Arts Plaza who work regularly and are supervised by the Civic Arts Plaza in Thousand Oaks, California.					
760	VI	Fred Meyer Employees Portland, OR	\$38,452,362	14,008	2,685
Field of Membership: Employees of Fred Meyer, Inc. who work in Arizona.					
15597	VI	Mar Po Salem, OR	\$21,441,647	4,984	2,852
Field of Membership: Voting members of the Wasco Electric Cooperative, Inc.					
24378	VI	American First La Habra, CA	\$364,105,641	68,075	550
Field of Membership: Employees of Isuzu Motors America, Inc., American Isuzu Motors, Inc., and Isuzu Motors Acceptance Corp. who are paid from Cerritos, California.					
24525	VI	Pacific Service Walnut Creek, CA	\$499,082,174	46,116	1,200
Field of Membership: Employees of Westaff who work in or are paid from Walnut Creek, California.					
9005	VI	United Services of America San Diego, CA	\$354,588,788	53,239	2,600
Field of Membership: Voting members of the Nevada Association of Manufactured Home Owners, Inc., in Las Vegas, Nevada, who qualify for membership in accordance with their charter . and bylaws in effect on May 18, 1999					
6072	VI	Prospectors City of Industry, CA	\$15,839,732	4,391	650

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Field of Membership: Employees of Utility Trailer Manufacturing Company who work in the City of Industry, California.

18704	VI	National Semiconductor Sunnyvale, CA	\$85,523,006	14,040	700
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Field of Membership: Employees of Pacific Maintenance Co. who work in or are paid from Santa Clara, California.

SUMMARY OF FIELD OF MEMBERSHIP

	Current Month	YTD
Number of Amendments Approved	107	404
Number of Federal Credit Unions Receiving Expansions	83	153
Potential Membership Increase	25,076	102,766
Number of FCU Requests Denied	8	41
Number of FCU Request Delayed	29	133

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
3633	I	People's Alliance Hauppauge, NY	\$128,597,180	21876	St. Albans VA St. Albans, NY	\$343,202	Safety and Soundness concerns

Continuing Field of Membership: Employees of Pan American World Airways, Inc. who work in or are paid from New York, NY; and many other employees and associational groups.

Merging Field of Membership: Employees and residents of the St. Albans Division of the Brooklyn VA Hospital assigned to the VA Extended Care Center in St. Albans, New York.

66332	I	Key Revere, MA	\$22,838,693	12876	H P Hood Employees Boston, MA	\$4,038,526	Financial and operational problems
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Continuing Field of Membership: (state-chartered community) Membership in this credit union is limited to those residing, employed in or having a usual place of business in Revere, the remainder of Suffolk County, Essex and Middlesex Counties, Massachusetts and the members of the Knights of Pythias Crescent Lodge #88.

Merging Field of Membership: Employees of H. P. Hood, Inc., a majority owned subsidiary of Agway, Inc. and employees of Agri-Mark, Inc. which has a contractual and day to day working relationship with H. P. Hood, Inc. who work in Massachusetts, Maine, Vermont, New Hampshire, Rhode Island, Connecticut, New York, or New Jersey; and other H. P. Hood subsidiaries.

4260	I	St. Croix Woodland, ME	\$30,404,412	24537	Waldo Community Development Belfast, Me	\$1,462,953	Insolvency of MCU
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Continuing Field of Membership: Persons who reside or work in Washington County, Maine and two employee groups.

Merging Field of Membership: Persons who live, work, worship, perform volunteer services, or participate in associations headquartered in a portion of Waldo County, Maine.

24405	I	Vermont Burlington, VT	\$53,197,316	65176	Northwest Health Employees St. Albans, VT	\$134,092	Expand services
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Continuing Field of Membership: Federal, State, City or Town employees who work in the Counties of Chittenden, Franklin, Addison, or Grand Isle, Vermont; other select employee groups and some communities due to a merger. (MCU is within the CCU's community)

Merging Field of Membership: Employees of Northwestern Medical Center Inc., Holiday House Nursing Home who work in St. Albans, Vermont.

4043	I	General Electric Employees Milford, CT	\$ 59,002,288	14719	ISC-Bunker Ramo Milford, CT	\$913,845	Safety and Soundness concerns
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Continuing Field of Membership: Employees of the General Electric Company who work in Bridgeport, Connecticut; other General Electric divisions; and other select employee groups.

Merging Field of Membership: Employees of the Central Region, Eastern Region, Southern Region or Western Region of ISC-Bunker Ramo, An Olivetti Company, who are paid from Spokane, Washington; and other select employee groups.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

21745	II	S. & S. M. H. FCU Wellsboro, PA	\$2,488,694	17610	EMBACEE Wellsboro, PA	\$250,917	Supervisory Concerns
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Continuing FOM: A single occupational credit union;
Merging FOM: A single occupational credit union;

1186	II	K of C Philadelphia, PA	\$32,807,875	6457	United Liberty Lansdale, PA	\$2,642,617	Supervisory Concerns
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Continuing FOM: Multiple common bond credit union serving a large number of occupational and associational groups.
Merging FOM: Multiple common bond credit union serving two occupational groups;

1015	II	North Jersey Totowa, NJ	\$102,499,127	23239	Jersey Metro West Paterson, NJ	\$9,494,942	Emergency Merger
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Continuing FOM: A multiple common bond credit union primarily serving employees of primary and secondary public, private and parochial schools and colleges and universities in Passaic County, NJ;
Merging FOM: A multiple common bond credit union primarily serving employees of Kearfott Guidance & Navigation Corporation, a subsidiary of Astronautics Corporation of America, who work in or are paid from Wayne, Fairfield, Little Falls, or West Paterson, NJ;

24490	II	First Capital York, PA	\$32,180,765	65382	York Tracktown Employees York, PA	\$23,825,109	Voluntary Merger
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Continuing FOM: A multiple common bond credit union serving a large number of occupational groups;
Merging FOM: A state-chartered multiple common bond credit union serving a number of occupational groups;

2551	II	Police & Fire Philadelphia, PA	\$844,118,552	24461	Omni Central Philadelphia, PA	\$813,469	Supervisory Concerns
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Continuing FOM: Multiple group including police and fire employees, numerous select employee groups, and usual wording;
Merging FOM: Multiple group including members of Local 1841, International Brotherhood of Electrical Workers in Bucks County, Pennsylvania, numerous SEGs, and usual wording;

1310	II	Atlantic Employees Newtown Square, PA	\$181,565,179	64374	National Group Employees Frazer, PA	\$3,936,687	Supervisory Concerns
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Continuing FOM: A multiple common bond credit union serving a large number of occupational and associational groups;
Merging FOM: A multiple group state-chartered credit union;

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
67343	III	Bay Gulf Tampa, FL	\$83,263,712	11239	Kash n' Karry Emp. Tampa, FL	\$3,261,384	Continued services

Continuing Field of Membership: Multiple common bond: Employees of over 200 various select employer groups in the Tampa, Florida area.
Merging Field of Membership: Single common bond: Employees of Tampa Wholesale Company, Kash n Karry Wholesale Supermarkets, Kwik Pep Service Stations and Kare Drugs who work in the state of Florida.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

22215	III	Southeast Ware Shoals, SC	\$23,038,692	67369	Statco Cornelia, GA	\$1,804,410	Expanded services
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Continuing Field of Membership: Multiple common bond: Employees of divisions and subsidiaries of Mount Vernon Mills, Inc., in Ware Shoals, South Carolina.
Merging Field of Membership: Single common bond: Employees of Standard Telephone Company and subsidiaries in Cornelia, Georgia.

67297	III	Space Coast Melbourne, FL	\$644,515,508	67333	Daytona News-Journal Daytona, FL	\$965,974	Improved services
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Continuing Field of Membership: Community FOM: Persons living or working the Brevard, Volusia, Indian River or Flagler Counties, Florida.
Merging Field of Membership: Employees of Daytona News-Journal Corporation who work in Daytona, Florida.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
61622	IV	Cory Methodist Church SCU Cleveland, OH	\$2,652,824	14848	St. Mark's Presbyterian FCU Cleveland, OH	\$389,612	Loss of interest by officials
Continuing Field of Membership: Members of Cory Methodist Church in Cleveland, Ohio who live in Cuyahoga, Lorain, Medina, Summit, Portage, Geauga, and Lake counties of Ohio. Merging Field of Membership: Members of St. Mark's United Presbyterian Church in Cleveland, Ohio.							
64502	IV	Gateway Metro SCU St. Louis, MO	\$76,578,007	60654	St. Louis Fed Center SCU St. Louis, MO	\$11,880,338	Sponsor downsizing

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Continuing Field of Membership: Employees of Southwestern Bell Telephone Company and affiliated companies who work in the St. Louis, Missouri area.

Merging Field of Membership: Both civilian and military employees of the US Army Mobility Equipment Command and their families.

66448	IV	Educators SCU Racine, WI	\$344,381,196	66581	Macwhyte SCU Kenosha, WI	\$1,020,289	Sponsor closed
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Continuing Field of Membership: Employees of public and private schools in Racine, Kenosha, Milwaukee, Waukesha, Washington, Walworth, and Ozaukee counties plus employees of a number of local governmental institutions in the Racine area.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
10283	V	Oklahoma Health Services Oklahoma City, OK	\$31,733,844	2361	Phillips O.C. District Oklahoma City, OK	\$1,886,365	FOM reduction /instability
Continuing Field of Membership: employees of various hospitals and other select groups in Oklahoma City, and the usual.							
Merging Field of Membership: employees of Phillips Petroleum, Inc. in OKC, employees of Oil Lease Maintenance Co. in Moore, OK, and the usual.							
67423	V	TEC & State Employees Fort Worth, TX	\$1,096,570	67453	TEC Nine Dallas, TX	\$1,143,470	Duplicate service
Continuing Field of Membership: employees of the Texas Employment Commission in Fort Worth, TX, and the usual.							
Merging Field of Membership: employees of the Texas Employment Commission in Dallas, TX, and the usual.							
61918	V	Midwest Grocers Des Moines, IA	\$18,068,984	65108	Iowa Resources Employees Des Moines, IA	\$4,698,258	More/better services

Continuing of Field of Membership: employees of SuperValue Stores and its subsidiaries, members of Iowa Grocer's Association, and the usual.

Merging Field of Membership: employees of MidAmerica Energy Company and its subsidiaries, and the usual.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

67413	V	Presbyterian Healthcare System Dallas, TX	\$12,035,411	6996	WESCO Employees Fort Worth, TX	\$2,965,078	More/better services
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Continuing Field of Membership: employees of Presbyterian Healthcare System and numerous select groups, and the usual.
Merging Field of Membership: employees of Western Co. of North America and subsidiaries, and the usual.

67995	V	Kansas Teachers Pittsburg, KS	\$32,278,801	67811	Independence Teachers Independence, KS	\$1,374,389	More/better services
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Continuing of Field of Membership: employees of Kansas Schools and persons working or residing in 16 counties in Eastern Kansas, and the usual.
Merging Field of Membership: employees of schools in 4 eastern Kansas Counties around Independence, and the usual.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
67147	VI	Pacific Pipe Springville, UT	\$12,287,328	10541	Carpenters 1498 Provo, UT	\$337,382	Lack of sponsor support
Continuing Field of Membership: N/A - State Chartered. Merging Field of Membership: Members of Carpenters Local 1498 in Provo, Utah.							
61000	VI	Beehive State Employees Salt Lake City, UT	\$125,145,636	67150	S.L. Board of Realtors Salt Lake City, UT	\$932,445	More/better services
Continuing Field of Membership: N/A - State Chartered. Merging Field of Membership: N/A - State Chartered.							
66343	VI	Provident Central Redwood City, CA	\$726,136,296	15208	Peninsula Herald Monterey, CA	\$649,312	More/better services
Continuing Field of Membership: N/A - State Chartered. Merging Field of Membership: Employees and contractual distributors of the Monterey Peninsula Herald who work in or are paid from Monterey, California.							
20671	VI	Cal-Cen	\$6,155,922	24328	Peerless Pump Employees	\$1,226,052	No officials

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

Anaheim, CA

Whittier, CA

Continuing Field of Membership: Employees of Calcomp, a Sanders company, and its wholly-owned subsidiaries, in Anaheim, California and numerous small group additions.

Merging Field of Membership: Employees of Peerless Pump Company who work in or are paid from Montebello, California or Indianapolis, Indiana and several small group additions.

15597	VI	Mar Po Salem, OR	\$21,441,647	12046	Oregon Trail The Dalles, OR	\$6,002,028	Poor financial condition
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Continuing Field of Membership: Public Employees and various small group additions.

Merging Field of Membership: Public school employees and various small group additions.

4878	VI	Pacific NW Portland, OR	\$65,529,363	20298	Hessell-TPC Portland, OR	\$1,279,821	Lack of growth
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Continuing Field of Membership: Employees of several government agencies and numerous small group additions in and around Portland, Oregon.

Merging Field of Membership: Employees of Triad Machinery, Inc., Cooper Tractor, and Hessell Tractor and Equipment Company who work in or are paid from Portland, Oregon.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - May 31, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
24317/68398	VI	Schools Financial Sacramento, CA	\$576,301,193	FOM restriction
02125/68400	VI	Inland Empire Pomona, CA	\$24,676,436	FOM restriction

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
68401	III	Ahavas Chesed N. Miami Beach, FL	5/5/99	0

INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
66821/97069	VI	San Francisco Fire San Francisco, CA	5/28/99	\$197,565,924	ASI

CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
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